

EXHIBIT 5



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2017 Milliman Long Term Care Insurance Survey

The 2017 Milliman Long Term Care Insurance Survey is the 19th consecutive annual review of long term care insurance (LTCI) published by Broker World magazine. It analyzes the marketplace, reports sales distributions, and details available products.

The data includes certificates or individual policies sold to multi-life groups (primarily small groups) with discounts and/or underwriting concessions, but excludes group policies aimed only at the large group market.

Analysis of worksite sales will appear in the August issue of Broker World magazine.

Unless otherwise indicated, references are solely to U.S. stand-alone LTCI sales, excluding exercised future purchase options or other changes to existing coverage. "Stand-alone" refers to LTCI policies that do not include death benefits (other than returning premiums upon death or waiving a surviving spouse's premiums), annuity, or disability income benefits.

Highlights from This Year's Survey

Participants

Thirteen carriers participated broadly in this survey. Four others provided sales information so we could report accurate aggregate industry individual and multi-life sales.

Although not displaying products, Northwestern LTC provided background statistical information. Auto-Owners, John Hancock, MedAmerica, and United Security contributed to the sales total but did not provide other statistical information.

Sales Summary

- The 17 carriers reported sales of 88,922 policies (\$220,501,539 of new annualized premium) in 2016, which we believe represents 100 percent of the stand-alone LTCI industry's 2016 individual and multi-life sales.
- Overall, the number of policies sold was 13.6 percent less than in 2015 and the annualized premium was 14.2

percent less than in 2015. "Combo" policies (i.e., LTCI combined with life insurance or annuity coverage) and policies that offer LTC-related accelerated death benefits more than made up for the sales reductions.

- Six insurers increased sales compared to 2015.
- The average issue age dipped from 55.9 to 55.8, the lowest ever reported in this survey. Fewer insurers offer coverage to people under issue age 40 or above issue age 75.
- The average premium per new insured dropped slightly from \$2,497 to \$2,480 (reflecting 17 insurers), and the average premium per new buying unit (recognizing couples as one buying unit) dropped slightly from \$3,526 to \$3,496.
- Reported worksite business produced 12.6 percent of new insureds (12.5 percent in 2015 and lower percentages in 2014 and 2013), but only 8.5 percent of premium because of the younger issue age distribution.

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The “Age-Adjusted” benefit increase features typically increase benefits by five percent through age 60, by three percent compound or five percent simple from 61 to 75, and by zero percent after age 75.

“Indexed Level Premium” policies are priced to have a level premium, but the benefit increase is tied to an index such as the consumer price index (CPI).

A small error in the 2015 distribution has been corrected for one carrier, primarily shifting data from the “Other” category to various compound benefit options.

We project the age 80 maximum daily benefit by increasing the average daily benefit purchased from the average issue age to age 80. We project benefits according to the distribution of benefit increase features, using current future purchase option (FPO) election rates and assuming a long-term three percent CPI. The maximum benefit at age 80 (in 2040) for our 2016 average 56-year-old purchaser projects to \$281/day. Had our average buyer bought an average 2015 policy at age 55, his age 80 benefit would be \$300/day. The age 80 coverage for 2016’s average buyer is six percent less than if that person had bought in 2015 and 24 percent less than a purchase in 2014. Combining the reduction in sales with the reduction in coverage at age 80 for the average sale, the stand-alone LTCI industry sold about 26 percent as much coverage in 2016 as it did in 2012. The drop in coverage is really greater primarily because the average claim payment age (as opposed to the claim start age) is greater than 80. However, some of the difference has been covered by combination policies with LTCI benefits and policies with accelerated death benefits.

Six insurers provided both the number of available FPOs (at attained age rates) in 2016 and the number exercised. Table 9 shows 32.8 percent of insureds exercised FPOs that were available in 2016 based on their data. By insurer, election rates varied from 17 percent to 74 percent. The high percentage reflects an insurer using a “negative election” approach; i.e., the increase applies unless specifically rejected. Most carriers use “positive election” (the increase occurs only if specifically requested).

TABLE 8. SALES BY BENEFIT INCREASE TYPE

| Type | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 |
|---------------------------------|------|------|-------|-------|---------------|-------|
| 5% Compound for Life | 2.3% | 4.0% | 9.2%* | 22.0% | 32.7% | 35.3% |
| 3.5% Compound | 0.9 | 1.5 | NA | NA | Did not exist | |
| 3% Compound | 23.0 | 26.7 | 30.1 | 29.1* | 22.5 | 17.1 |
| Step-Rated | 2.3 | 2.4 | 0.0 | 0.1 | 0.2 | 0.0 |
| Other Compound | 10.3 | 4.6 | 6.7* | 2.1 | 0.8* | 5.0 |
| 5% Simple for Life | 0.6 | 3.4 | 4.8 | 5.6 | 6.8 | 9.7 |
| Age-Adjusted | 4.0 | 1.9 | 0.5 | 0.4 | 0.5* | 0.1* |
| Indexed for Life, Level Premium | 0.7 | 2.5 | 4.0 | 4.6 | 4.0 | 8.1 |
| Deferred Compound Option | 3.8 | 3.0 | 2.3 | 5.0 | 1.9 | 2.0 |
| FPO: Fixed | 31.5 | 25.7 | 21.9 | 18.8 | 20.3 | 12.9* |
| FPO: Indexed | 4.5 | 2.6 | 1.6 | — | — | — |
| No Benefit Increases | 15.2 | 16.0 | 14.4 | 8.5 | 9.9 | 9.3 |
| Other | 0.9* | 5.7 | 4.5* | 3.8 | 0.4 | 0.5 |

*Adjusted to make the total equal 100.0%.

TABLE 9: FUTURE PURCHASE OPTION ELECTION RATES

| Year | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 |
|---------------|-------|-------|-------|-------|-------|-------|
| Election Rate | 32.8% | 33.9% | 27.8% | 24.0% | 25.5% | 24.4% |

Elimination Period (EP)

Table 10 summarizes the distribution of sales by facility elimination period. More than 96 percent of issued policies have facility elimination period selections of 84 days or longer.

The percentage of policies with zero-day home care elimination period (but a longer facility elimination period) has dropped from 38.9 percent in 2013 to 21.3 percent in 2016, which is largely due to change in sales distribution among carriers. In 2016, 35.6 percent of the policies had a calendar-day elimination period definition, compared with only 31.6 percent in 2015. When a calendar-day EP was available, 45.5 percent of policies had the feature; in some cases, it was automatic.

Sales to Couples and Gender Distribution

Table 11 summarizes the distribution of sales by gender and couples status. It shows that 44.4 percent of couples insure only one spouse/partner. Sometimes one

spouse already has coverage (perhaps left over from a previous marriage). Sometimes one spouse is declined and the other buys. The percentage of single people was low, but the percentage of females among single insureds was high. It appears the one-of-a-couple sales include a good percentage of males.

When one spouse is declined, the other spouse completes the purchase 71.4 percent of the time.

Shared Care and Other Couples' Features

Table 12 summarizes the distribution of sales by shared care and other couples' features. It shows that a lower percentage of both-buying couples bought couples' features than in 2015:

- Shared care (allows one spouse/partner to use the other's available benefits if their own coverage has been depleted or offers a third independent pool that the couple can share)
- Survivorship (waives a survivor's pre-

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|---|---|---|-----------|---|---|---|------------------------|---|--|------------------------------|-------------------|
| 1 | COMPANY NAME | BANKERS LIFE | | COUNTRY LIFE | GENWORTH | KNIGHTS OF COLUMBUS | | LIFESECURE | MASSMUTUAL | | |
| 2 | Policy Type | Comprehensive | | Comprehensive | Comprehensive | Facility-Only | Comprehensive | Work-Site | Comprehensive | | |
| 3 | Policy Marketing Name | SimpleChoice TQ Standard | | SimpleChoice TQ Premier & Elite | Comprehensive LTC | Privileged Choice Flex 3 Enhanced | | Long Term Care Plus NHC2 | Long Term Care Plus LTC2 | LifeSecure OM II (Work-Site) | SignatureCare 500 |
| 4 | Policy Form Number | GR-N620 | | GR-N650 | ICC14(LTC600) | ICC13-8000R1 | | ICC14 NHC2 7-14 | ICC14 LTC2 7-14 | LS-LTC-0005 | MM500-P-2 |
| 5 | Year First LTCI Policy Offered | 1985 | | 1989 | 1974 | 2000 | | 2006 | 2000 | | |
| 6 | Year Current LTCI Policy Was Priced | 2013 | | 2015 | 2015 | 2014 | | 2014 | 2012 | | |
| 7 | Jurisdictions LTCI Available | All States (BCLIC in NY) | | 23 States, None in the Northeast | All States (except MA, NH & VT) | All States & DC | | All States (except MA, ME, NH, NY, VT) & DC | All States (except MO), DC & PR | | |
| 8 | State Partnerships (as of January 1, 2016) | 40 (Including CT,IN) | | 17 | 39 (Including CA,CT,IN,NY) | None | | 36 | 40 (Including CT,IN,NY) | | |
| 9 | Financial Ratings (as of December 31, 2016) | | | | | | | | | | |
| 10 | A.M. Best | A- | | A + | B | A + + | | Not Rated | A + + | | |
| 11 | Standard and Poor's | BBB + | | Not Rated | BB- | AA- | | Not Rated | AA + | | |
| 12 | Moody's | Baa2 | | Not Rated | Ba3w- | Not Rated | | Not Rated | Aa2 | | |
| 13 | Fitch | BBB | | Not Rated | BB | Not Rated | | Not Rated | AA + | | |
| 14 | COMDEX Ranking (as of May 1, 2017) | 61 | | Not Ranked | 49 | 100 | | Not Ranked | 98 | | |
| 15 | Statutory Financials (Millions) | | | | | | | | | | |
| 16 | Assets (December 31, 2016) | \$17,602 | | \$9,170 | \$40,172 | \$23,627 | | \$309 | \$235,038 | | |
| 17 | Capital & Surplus (December 31, 2016) | \$1,300 | | \$1,139 | \$3,431 | \$1,919 | | \$33 | \$15,423 | | |
| 18 | Percent Increase (Assets, Surplus) | 4%, 5% | | -9%, 0% | 3%, 11% | 6%, 6% | | 18%, 81% | 6%, 3% | | |
| 19 | LTCI Premium (Millions) | | | | | | | | | | |
| 20 | 2016 First Year Premium | \$5.0 | | \$0.8 | \$12.1 | \$3.5 | | \$16.7 | \$11.1 | | |
| 21 | 2016 End of Year In-Force Premium | \$444.1 | | \$36.6 | \$2,659.1 | \$69.6 | | \$65.9 | \$237.1 | | |
| 22 | Percent Increase (New Business, In-Force) | -29%, -3% | | -79%, 0% | -63%, 2% | 8%, 6% | | 76%, 27% | -2%, 3% | | |
| 23 | LTCI Lives Insured | | | | | | | | | | |
| 24 | 2016 First Year Issued | 2,478 | | 328 | 4,601 | 2,322 | | 10,684 | 3,726 | | |
| 25 | 2016 End of Year In-Force | 236,033 | | 22,814 | 1,175,842 | 51,673 | | 47,638 | 88,285 | | |
| 26 | Percent Increase (New Business, In-Force) | -32%, -6% | | -85%, -1% | -64%, -2% | -1%, 3% | | 85%, 18% | 0%, 3% | | |
| 27 | Policy Ranges and Elimination Period Terms | | | | | | | | | | |
| 28 | Issue Age Range | 18 - 84 | | 25 - 75 | 40 - 75 | 18 - 75 | | 18 - 79 | 40 - 75 (age nearest birthday) | | |
| 29 | Daily, Weekly or Monthly Benefit Range | \$40 - \$400 | | \$50 - \$500 | \$50 - \$300 | \$1,500 - \$15,000/Month | | \$1,000 - \$20,000/Month | \$50 - \$400 | | |
| 30 | Benefit Periods and/or Pools | 1, 2, 3, 4, 5, 6, 8 (500 - 2,500 Day BP Also Available) | | 2, 3, 4, 5, 6, 8 | 2, 3, 4, 5 | 3, 5, 10 | | \$100K - \$1KK in \$1 Increments | 2, 3, 4, 5, 6 | | |
| 31 | Elimination Periods | 0, 15, 30, 60, 90, 180, 365, 730, 1095, 1460 | | 30, 90, 180, 365 | 30, 90, 180, 365 | 30, 90, 180 (cut in half for HCBC with care coordination)** | | 90 | 30, 60, 90, 180 | | |
| 32 | Vanishing, Cumulative | Yes, Yes | | Yes, Yes | Yes, Yes | Yes, No | | Yes, Yes | Yes, Yes | | |
| 33 | Elimination Period Crediting | 3 HC/Week = 7 | | Service Days | Svc days (Cal days after 1st expense, extra \$) | Calendar Days | | Calendar Days | Service Days | | |
| 34 | 0-day HCBC EP with longer NH EP | No | | No | Extra Cost; HC Days Retire FC EP | Facility Only | No | No | Extra Cost; HC Days Retire FC EP | | |
| 35 | Policy Benefits | | | | | | | | | | |
| 36 | Number of: Benefit Pools, EPs | 1,1 | | 1, 1 | 1,1 | Facility Only | 1,1 | 1,1 | 1,1 | | |
| 37 | Partial Cash (Disability) Alternative | NA | | NA | NA | NA | | No, but see row 45 | NA | | |
| 38 | Additional Cash Benefit | 25% (Extra Cost) | | | | | | NA | | | |
| 39 | HCBC Payment Basis | Weekly | Monthly | Daily (Monthly Extra \$) | Daily (Monthly Extra \$) | Facility Only | Monthly | Monthly | Daily (Monthly Extra \$) | | |
| 40 | Assisted Living (Percent of NH Max) | 50% | 100% | 100% | 50%, 100% | 100% | | 100% | 100% | | |
| 41 | Home Care Health Aide (Percent of NH Max) | 50% | 50%, 100% | | Only if No HCA in 40 Miles | Facility Only | 100% | | | | |
| 42 | Independent Professional | | | | | | | | | | |
| 43 | Homemaker Services | Must Be Incidental | | Same As Custodial Care | | | | Informal Homemaker & Chore Svcs up to 50% x MDB (extra \$) | Same As Custodial Care | | |
| 44 | Informal Care (Other Than Family) | Not Covered | | | Must be Incidental | | Same As Custodial Care | | | | |
| 45 | Informal Family Care | Not Covered | | | | | | | | Reduced | Not Covered |
| "Flexible Benefit": 50% of Unused Benefit Can Be Used for Other Care Specified in the Plan of Care, Including Family Caregiving | | | | | | | | | | | |
| 46 | Benefit Increase Features | | | | | | | | | | |
| 47 | Lifetime Compound Increases (Level Premium) | 2%, 3%, 4%, 5% | | 3%, 5% | 2%, 3%, 4%, 5% | 3%, 5% | | 3%, 5% | 3%, 5% | | |
| 48 | Lifetime Simple Increases (Level Premium) | 5% | | 5% | 5% | NA | | NA | NA | | |
| 49 | Other Increases (Level Premium) | 2 Decreasing Inflation Options Are Also Offered (See Other Comments) | | NA | NA | | | | | | |
| 50 | Future Purchase Options (FPO) | 15% Every 3 Years | | 15% every 3 years until age 80 unless on claim or declined 2 x in a row | 9.27% Every 3 Years | Board-set % (for 2017, 7% of the original MDB) Every 2 Years Until 2 Straight Declines or On Cln | | 15% every 3 years | | | |
| 51 | Benefit Increase Comments | FPO: To 89 If No Declines or Claims | | | FPO until declined 3 x in a row or on claim | | | Unlimited Offers (No Matter How Many Times the Insured Declines) Until Age 80 or when on claim or in the elimination period | | | |
| 52 | Other Comments | 5% Compound Through Age 60, Then Either 3% Compound or 5% Simple Through Age 75, Then 0%; HCO; Facility Only; NTQ | | | Coordinates Benefits with All Other LTCI | | | Electronic App | Participating Policy; Dividends Payable; Facility-Only Available | | |

2017 Milliman LTCI Survey Product Exhibit

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|-----|--|--|---------------------------------|---|--|---|--------------------------|---|--|--|
| 53 | COMPANY NAME | BANKERS LIFE | | COUNTRY LIFE | GENWORTH | KNIGHTS OF COLUMBUS | | LIFESECURE | MASSMUTUAL | |
| 54 | Product Marketing Name | SimpleChoice TQ Standard | SimpleChoice TQ Premier & Elite | Comprehensive LTC | Privileged Choice Flex 3 Enhanced | Long Term Care Plus NHC2 | Long Term Care Plus LTC2 | LifeSecure OM II (Work-Site) | SignatureCare 500 | |
| 55 | Sales Rep/Source for More Info | www.bankerslife.com | | (866) 856-4760 | www.genworth.com | paul.ochs@kofc.org | | Agent Sales Support Team (866-582-7701) | 800-767-1000 | |
| 56 | Ancillary Benefits | | | | | | | | | |
| 57 | Bed Reserve Days/Year, Respite during EP? | 60 + Other, No | 60 + Other, 21 | 60 + Other, 30 | 60 + Other, 30 | 21, 21 | | 365 + Other, No | 60 + Other, 30 | |
| 58 | Alternative Plan of Care (APC) | No | Contractual After EP | Contractual After EP | Contractual After EP | Contractual After EP | | Contractual After EP | Contractual After EP | |
| 59 | Home Modification | NA | 30 x MDB | 60 x MDB* | 3 x Monthly Max* | Facility Only | min (45 x MDB, \$5000)* | Covered Under the Flexible Benefit | APC | |
| 60 | Caregiver Training Benefit | | 25% of Monthly HC | Included Above* | Included Above* | | \$500/Calendar Year | | 5 x MDB | |
| 61 | Emergency Alert | | 5% HC MMB; Max 12 Months | | | | APC w/Care Co-ord | | 50% of MDB/Month | |
| 62 | Equipment Benefit | | | | | | Included Above* | | APC | |
| 63 | Drug, Ambulance Benefit | NA, \$75/Trip x 4x/Year | | NA | NA | NA, \$250/Year | | NA | 1 x MDB/Mo, 4 x MDB/Yr | |
| 64 | Claims Issues | | | | | | | | | |
| 65 | Conditional Receipt Protection | No | | No | Full, Up to \$10k for some declines | No | | No | Full, After UW Req't | |
| 66 | Coverage Beyond USA | Canada (Other ~ 30 Days) | | 60 x MDB | NH 75%/4 Yrs; HC 25%/1 Yr | Canada & US Territories | | Canada (Other ~ NH 100%/1 Yr; HC 50%/1 Yr) | 1/2 MDB to 1/4 Max LT Benefit | |
| 67 | Provider Discounts (Directly or Indirectly) | No | | No | Yes, for Relatives Too | LifePlans Provider Discount Program* | | Yes, for Relatives too | No | |
| 68 | Care Coordination Available From | Through Network | | Company Staff* | Through Network | Through Network** or up to \$500/yr for client's choice | | Client's Choice | Company Staff | |
| 69 | Third Party Care Coordinator Limits | None | | None | None | \$500/yr for client's choice | | No Limit | None | |
| 70 | Independent Review | As Required by Law | | Extended to IF in States with IR | Extended to All Claimants | Extended to All Claimants | | As Required By Law | As Required By Law | |
| 71 | Premiums and Discounts | | | | | | | | | |
| 72 | Gender-distinct or Unisex pricing | Gender-Distinct | | Gender-Distinct | Gender-Distinct for Single People | Gender-Distinct | | Unisex | Unisex | |
| 73 | Preferred Discount | 10% | | 15% | "Pfd Best" ~ 95% x "Pfd"; "Pfd" ~ 79%-93% x "Sel" | 10% | | NA | 10% | |
| 74 | Substandard Extra Ratings | 25% | | None | 25% | 50% | | NA | 25%, 150%, 400% | |
| 75 | Two-Spouse, Two-Partner Discounts | 35%, 10% | | 15%, 15% | 29%-46% for M&F couple | 30%, 0% | | 30%, 30% | 30%, 30% | |
| 76 | Requires Identical Coverage | No | | No | No | No | | No | No | |
| 77 | If Spouse is a Surprise Decline | One-spouse discount | | One-spouse discount | 15% off individual gender-specific price | One-spouse discount | | No Discount | One-spouse discount | |
| 78 | If Spouse answers "Yes" to "Knock-Out" question | | | | No Discount | | | | | |
| 79 | One-Spouse Discount (Only 1 Spouse Applies) | 15% | | 10% | 15% | 15% | | 0% | 15% | |
| 80 | Maximum Best UW Class & Spouse Discount | 41.5% | | 30% | Varies widely, up to 43% | 37% | | 37% | 37% | |
| 81 | Later Marriage Earns Discount For: | IF & New Spouse (if within two years); Otherwise, New Spouse gets one-buy discount | | Both | IF (If Within 12 Months) & New Spouse | New Spouse gets 15% discount | | IF (if same policy series) & New Spouse | IF (If Same Series) & New Spouse | |
| 82 | When are dividends or credits expected to start? | NA | | NA | NA | NA | | NA | Later of age 65 or 10 years | |
| 83 | Most Common Employer, Affinity Discount | NA, 5% | | | NA, 5% | | | Unisex, NA | 10%, 10% | |
| 84 | Minimum Size Employer Group, Number Apps | NA | | | NA | | | 3, 5 | 3, 3 | |
| 85 | Minimum Size Affinity Group, Number Apps | Varies | | | 250,1 | | | NA | 10, 3 | |
| 86 | Modal Factors (SA, Q, M, PAC) | 0.515, 0.2625, 0.0917, 0.0858 | | 0.515, 0.26, NA, 0.085 | 0.51, 0.26, NA, 0.09 | 0.52, 0.265, NA, 0.0865 | | 0.5, 0.25, NA, 0.0833 | 0.52, 0.265, NA, 0.088 | |
| 87 | Credit Card: Frequencies Accepted | None | | None | M, Q, SA, A (First Payment Only) | None | | M, Q, SA, A | None | |
| 88 | Non-Level Premiums | | | | | | | | | |
| 89 | Fixed Periods | NA | | NA | NA | NA | | 10 | NA | |
| 90 | Paid Up at Ages | | | | | | | NA | | |
| 91 | Waiver of Premium | | | | | | | | | |
| 92 | First Premium Waived (Days) | Elimination | | Elimination | Elimination; No WP saves 5% | Elimination | | Elimination | Elimination | |
| 93 | HCBC Waiver | Yes | | Yes | Yes | Yes | | Yes | Yes | |
| 94 | Joint Waiver | Extra Cost | Automatic | Not Offered | Automatic w/Shared Care; Else No | Not Offered | | Not Offered | Extra Cost | |
| 95 | Return of Premium Upon Death (ROP) | | | | | | | | | |
| 96 | ROP Design #1 | Net; Grades from 10% @ 4th Year to 100% @ Year 20 + | | Automatic: Net, Death Before 65 | Automatic: Net, Death Before 65 | Automatic: Net, Death Before 65 | | Net, grades up to 75% after 15 years | NA | |
| 97 | Other ROP Design(s) | NA | | NA | NA | NA | | NA | | |
| 98 | Other Riders & Features | | | | | | | | | |
| 99 | Paid Up Survivor Benefit | Extra Cost | | Not Offered | Not Offered | Not Offered | | Not Offered | Extra Cost | |
| 100 | Both People Must Survive Number of Years | 10 | | NA | NA | NA | | NA | 10 | |
| 101 | Claim-Free Requirement? | No | | | | | | | No | |
| 102 | Shared Care Benefit | Permanent Extra \$, Third Pool | | Extra Cost Ends If Partner Dies | Extra Cost Ends If Partner Dies; cannot be unilaterally taken away | Available with 3-year or 5-year BP in lieu of couples discount | | Extra Cost Ends If Partner Dies | Permanent Extra \$, Third Pool | |
| 103 | Other Shared Care Aspects | Extra Cost | Included | Cannot be unilaterally taken away | Joint WP; Survivor Protected for At Least 1/2 Original Bucket | NA | | Must Leave 1 Year for Living Spouse | Available Only w/2Yr & 3Yr BPs | |
| 104 | Restoration of Benefits | | | Extra Cost | NA | | | NA | Extra Cost | |
| 105 | Other Comments | Extra-Cost Rider Ups Survivor's Daily Benefit 50% But Survivor's Prem is Unchanged; Return of Premium Applies on Lapse Also. | | Claim period shorter than EP credited toward satisfaction of EP | On-Line Live + Well Program Developed by Mayo Clinic | Claims subject to "usual and customary"; Caregiver training and care management benefits do not count against monthly max but do count against lifetime max | | Simplified Issue Available on Work-Site Product thru Age 65, up to \$300K (\$200K with Shared Care) or \$400K (\$300K with Shared Care), depending on program | Loyal Customer Discount 5% All Yrs; available in work-site | |
| 106 | Combination Policies Offered | None | | None | None | None | | None | Life | |

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|----|---|--|---|--|--|--|---|--|---|---------------------------|
| 1 | COMPANY NAME | MUTUAL OF OMAHA | | NATIONAL GUARDIAN | NEW YORK LIFE | | STATE FARM | THRIVENT | TRANSAMERICA | |
| 2 | Policy Type | Comprehensive | | Comprehensive | Comprehensive | | Comprehensive | Comprehensive | Comprehensive | Work-Site |
| 3 | Policy Marketing Name | MutualCare Secure Solution | MutualCare Custom Solution | EssentialLTC | NYL SecureCare | | Long Term Care Insurance | Long-Term Care Insurance | TransCare III - 2017 | TransCare II - 2015 |
| 4 | Policy Form Number | LTC13 | | ICC16-NLTC100P | ICC14-LTC6 | | 97063 | ICC13 H-HX-LTC | ICC13, TLC-4 | TLC 2-P 0410; ICC10 TLC-3 |
| 5 | Year First LTCI Policy Offered | 1987 | | 2016 | 1988 | | 1997 | 1987 | 1987 | |
| 6 | Year Current LTCI Policy Was Priced | 2013 | | 2016 | 2016 | | 2016 | 2016 | 2017 | 2015 |
| 7 | Jurisdictions LTCI Available | All States & DC | | All States (except NY) & DC | All States & DC | | All States (except CA, CT, DC, IN, MA, NH, NY, RI) | All States (except CT & NY) & DC | All States & DC | |
| 8 | State Partnerships (as of January 1, 2016) | 37 | | 1 (SD) | 36 | | 32 | 39 (Including IN) | 40 (Including CT,IN) | |
| 9 | Financial Ratings (as of December 31, 2016) | | | | | | | | | |
| 10 | A.M. Best | A + | | A- | A + + | | A + + | A + + | A + | |
| 11 | Standard and Poor's | AA- | | Not Rated | AA + | | AA | Not Rated | AA- | |
| 12 | Moody's | A1 | | Not Rated | Aaa | | Not Rated | Not Rated | A1 | |
| 13 | Fitch | Not Rated | | Not Rated | AAA | | Not Rated | AA+ | A + | |
| 14 | COMDEX Ranking (as of May 1, 2017) | 93 | | Not Ranked | 100 | | Not Ranked | 99 | 90 | |
| 15 | Statutory Financials (Millions) | | | | | | | | | |
| 16 | Assets (December 31, 2016) | \$7,279 | | \$4,051 | \$287,196 | | \$149,914 | \$84,834 | \$131,790 | |
| 17 | Capital & Surplus (December 31, 2016) | \$3,048 | | \$324 | \$23,336 | | \$87,574 | \$7,726 | \$5,235 | |
| 18 | Percent Increase (Assets, Surplus) | 5%, 6% | | 7%, 7% | 6%, 3% | | 7%, 6% | 6%, 8% | 4%, -4% | |
| 19 | LTCI Premium (Millions) | | | | | | | | | |
| 20 | 2016 First Year Premium | \$43.0 | | NA | \$18.7 | | \$4.6 | \$11.5 | \$16.5 | |
| 21 | 2016 End of Year In-Force Premium | \$393.9 | | NA | \$285.6 | | \$226.9 | \$199.5 | \$481.2 | |
| 22 | Percent Increase (New Business, In-Force) | 10%, 10% | | NA | 16%, 5% | | 10%, 4% | 19%, 3% | -33%, -2% | |
| 23 | LTCI Lives Insured | | | | | | | | | |
| 24 | 2016 First Year Issued | 16,263 | | NA | 7,508 | | 1,658 | 4,771 | 8,395 | |
| 25 | 2016 End of Year In-Force | 174,035 | | NA | 143,823 | | 126,274 | 126,483 | 266,398 | |
| 26 | Percent Increase (New Business, In-Force) | 11%, 7% | | NA | 27%, 2% | | 10%, -1% | 19%, 2% | -31%, -1% | |
| 27 | Policy Ranges and Elimination Period Terms | | | | | | | | | |
| 28 | Issue Age Range | 30 - 79 | | 40-79 (age nearest birthday) | 25 - 79 | | 30 - 79 | 18 - 79 | 18 - 79 | |
| 29 | Daily, Weekly or Monthly Benefit Range | \$1,500 - \$10,000/Month | | \$50 - \$300 | \$50 - \$400 | | \$100 - \$500 (Weekly for HC) | \$1,500 - \$15,000/Month | \$50 - \$500 | \$50 - \$400 |
| 30 | Benefit Periods and/or Pools | 2, 3, 4, 5 | \$50,000 - \$500,000 (up to 8.3 yrs) | 2, 3, 4, 5, 6, LT | 2, 3, 5, 7 | | 2, 3, 5 | 2, 3, 4, 5, 8 | \$18,250-\$1,095,000 | \$18,250-\$876,000 |
| 31 | Elimination Periods | 90, 180, 365 | 0, 30, 60, 90, 180, 365 | 0, 30, 90, 180 | 90, 180, 365 (20 for HCBC*) | | 30, 90, 180 | 30, 90, 180 | 0, 30, 60, 90, 180, 365 | 0, 30, 60, 90, 180 |
| 32 | Vanishing, Cumulative | Yes, Yes | | Yes, Yes | Yes, Yes | | Yes, Yes | Yes, Yes | Yes, Yes | |
| 33 | Elimination Period Crediting | Calendar Days After 1st Expense | | Service Days | Service Days | | Service Days | 1 HC/Week = 7 | Service Days | |
| 34 | 0-day HCBC EP with longer NH EP | Extra Cost; HC Days Retire FC EP | | Extra Cost; HC Days Retire FC EP | No | | No | Extra Cost; HC Days Retire FC EP | Automatic; Extra Cost to Retire Facility EP | |
| 35 | Policy Benefits | | | | | | | | | |
| 36 | Number of: Benefit Pools, EPs | 1,1 | | 1,1 | 1,1 | | 1,1 | 1,1 | 1,2 (0-Day HC) | |
| 37 | Partial Cash (Disability) Alternative | 30% (Automatic) | 40% (Automatic) | NA | NA | | NA | NA | 10 x Daily Max Each Month | |
| 38 | Additional Cash Benefit | NA | | | | | | 10% in Facilities but 15% at Home (Extra Cost) | NA | |
| 39 | HCBC Payment Basis | Monthly | | Daily | Daily (Monthly@31 x MDB*) | | Weekly | Monthly | Daily (Monthly Extra \$) | |
| 40 | Assisted Living (Percent of NH Max) | 50%, 75%, 100% | | 100% | 100% | | 100% | 100% | 100% | |
| 41 | Home Care Health Aide (Percent of NH Max) | | | Not Covered | 50%, 80%, 100% | | | | Through Partial Cash Alternative | |
| 42 | Independent Professional | | | | | | | | Through Partial Cash Alternative | |
| 43 | Homemaker Services | Same As Custodial Care | | Same As Custodial Care | 1 day/wk if 2 LTC days provided | | Same As Custodial Care | Same As Custodial Care | Same As Custodial Care | |
| 44 | Informal Care (Other Than Family) | Cash Alternative Has 0 Day EP; if used it Delays Satisfying the EP | | Not Covered | 50% of HC MDB up to 365 days with 4+ hrs of care/ day from non-Partner. | | Not Covered | Not Covered | Through Partial Cash Alternative | |
| 45 | Informal Family Care | | | | | | | | Through Partial Cash Alternative | |
| 46 | Benefit Increase Features | | | | | | | | | |
| 47 | Lifetime Compound Increases (Level Premium) | 3%, 4%, 5% | 1% to 5%, 0.25% increments & Buy-Up Option | 3%, 5% | 3%, 5% | | 3%, 5% | 1%, 2%, 3%, 5% | 5% | |
| 48 | Lifetime Simple Increases (Level Premium) | NA | | NA | 3% | | 5% | NA | NA | |
| 49 | Other Increases (Level Premium) | 3% or 5% CBIO for 20 Years | Above w/ 10, 15 or 20 yr periods | | Based on CPI-U (cap: 7.5%/yr) | | NA | | Tailored (5% thru age 60; 3% thru age 75; 0% age 76+) | |
| 50 | Future Purchase Options (FPO) | NA | No FPO. Buy-up option allows % incr each yr not to exceed 5%, Avail prior to sooner of 20 yrs or age 75 and not chronically ill | | Premiums & benefits increase based on CPI-U (cap: 7.5%/yr) | | Every 5 Years | FPO Provides Automatic 5% Increases Each Yr Until Declined 3 x In a Row. Always Applies When on Claim. | 3% or 5% Step-Rated: Prems & Maximums Incr Same % Each Yr | |
| 51 | Benefit Increase Comments | NA | | 3% or 5% Step-Rated: Premiums increase a flat amount each year | CPI increases maintain original-age price per unit | | \$25 of MDB Every 5 Years From Ages 45-65 If Not Claim-Eligible | If No BIO is Purchased, It Can Be Bought at the 1st, 3rd or 5th Anniversary If Haven't Been Claim-Eligible | | |
| 52 | Other Comments | Electronic App | Rider Doubles MMB for Professional HC | | Participating Policy: Dividends Payable; Partners Benefit Rider provides Jt WP and Shared EP | | | Electronic App | | |

2017 Milliman LTCI Survey Product Exhibit

| | | | | | | | | | | |
|-----|--|---|----------------------------|---|--|--|--|---|---|---------------------------------|
| 53 | COMPANY NAME | MUTUAL OF OMAHA | | NATIONAL GUARDIAN | NEW YORK LIFE | | STATE FARM | THRIVENT | TRANSAMERICA | |
| 54 | Product Marketing Name | MutualCare Secure Solution | MutualCare Custom Solution | EssentialTC | NYL SecureCare | | Long Term Care Insurance | Long-Term Care Insurance | TransCare III - 2017 | TransCare II - 2015 |
| 55 | Sales Rep/Source for More Info | 1-800-693-6083 | | Tom Thompson, 888-505-2332 | (800) 224-4582 | | | 1-800-THRIVENT | Richard Christman, (512) 423-0222 | |
| 56 | Ancillary Benefits | | | | | | | | | |
| 57 | Bed Reserve Days/Year, Respite during EP? | 30 + Other, 30 | | 30 + Other, 30 | 60 + Other, 30 | | 30 + Other, No | 60 + Other, 2 x Monthly Max | 60 + other, 30 | |
| 58 | Alternative Plan of Care (APC) | Contractual After EP | | No | Contractual When Benefit Eligible | | No | Contractual After EP | Contractual After EP | |
| 59 | Home Modification | 2 x Mo Max If Care Coord Is Used* | | Not Covered | Grab bars, hand rails, ramps | | 50 x MDB* | 2 x Monthly Max* | 60 x MDB If Care Coord Is Used* | |
| 60 | Caregiver Training Benefit | | | 5 x MDB | 5 x Facility MDB | | 5 x MDB /Plan of Care | | | |
| 61 | Emergency Alert | Included Above* | | Up to \$50/Month | NA | | 25% MDB; Max 12 Months | Included Above* | Included Above* | |
| 62 | Equipment Benefit | | | Not Covered | \$4,000 | | Included Above* | | | |
| 63 | Drug, Ambulance Benefit | NA | | NA | NA | | NA | NA | NA | |
| 64 | Claims Issues | | | | | | | | | |
| 65 | Conditional Receipt Protection | Full, After UW Req't | | No | Up to \$1000 for 60 days after app | | Full, After App | Full, After UW Req't | Full, After App | No |
| 66 | Coverage Beyond USA | Canada & UK; Indemnity for Other (365) | | Canada (others – 30 days) | 100 x Facility MDB | | No | 2x Max Monthly Benefit | Canada (Other – Cash Benefit only) | Canada (Other – 75% (365)) |
| 67 | Provider Discounts (Directly or Indirectly) | No | | No | No | | | No | No | |
| 68 | Care Coordination Available From | Client's Choice | | Network | Through Network* | | Through Network | Through Network | Through Network | |
| 69 | Third Party Care Coordinator Limits | None | | None | NA | | None | None | None | |
| 70 | Independent Review | As Required By Law | | As Required By Law | Extended to IF in States with IR | | Ext'd to Some IF & Some States | Extended to IF in States with IR | Extended to Some IF & Some States | |
| 71 | Premiums and Discounts | | | | | | | | | |
| 72 | Gender-distinct or Unisex pricing | Gender-Distinct | | Gender-Distinct | Gender-Distinct | | Gender-Distinct | Gender-Distinct | Gender-Distinct | Unisex |
| 73 | Preferred Discount | 15% | | 20% | 0% | | 10% | 10% | 10% | |
| 74 | Substandard Extra Ratings | 25%, 50% | | 25% | 50%, 100% | | None | 25%, 50% | 25%, 50% | |
| 75 | Two-Spouse, Two-Partner Discounts | 30%, 30% | | Together pay female premium at the older insured's age | 25%, 25% | | 30%, 0% | 20%, 20% | 30%, 30% | |
| 76 | Requires Identical Coverage | No | | Yes | No | | No | No | No | Yes |
| 77 | If Spouse is a Surprise Decline | One-spouse discount | | Single Person Price | No Discount | | Unchanged | One-spouse discount | One-spouse discount | |
| 78 | If Spouse answers "Yes" to "Knock-Out" question | | | | | | No Discount | | | |
| 79 | One-Spouse Discount (Only 1 Spouse Applies) | 15% | | 0% | 0% | | 0% | 5% | 15% | |
| 80 | Maximum Best UW Class & Spouse Discount | 40.5% | | 52% (same age couple) | 25% | | 37% | 30% | 37% | |
| 81 | Later Marriage Earns Discount For: | If Same Policy Series, IF & New Spouse; Otherwise new spouse gets 15% discount | | Neither | New Spouse | | IF & New Spouse | IF & New Spouse | IF same policy form, both get new discount; if not, New Spouse gets both-buy discount | |
| 82 | When are dividends or credits expected to start? | NA | | NA | End of 10th year | | NA | NA | NA | |
| 83 | Most Common Employer, Affinity Discount | 5% (Not Employer Sponsored), 5% | | 5%, 5% | 5% (not for SSTO), NA | | | | NA, 5% | 5%, NA |
| 84 | Minimum Size Employer Group, Number Apps | 5 Apps, Common Employer Program Only | | 5, 1 | None, None | | | | NA | 5, 5 'ees (More for SUW or MGI) |
| 85 | Minimum Size Affinity Group, Number Apps | 100, 10 | | 10, 1 | NA | | | | 250, 12+/Year | NA |
| 86 | Modal Factors (SA, Q, M, PAC) | 0.51, 0.26, NA, 0.09 | | 0.52, 0.27, 0.095, 0.095 | 0.51, 0.26, NA, 0.09 | | 0.51, 0.26, 0.085, 0.085 | 0.508, 0.256, NA, 0.086 | 0.52, 0.265, 0.09, 0.09 | |
| 87 | Credit Card: Frequencies Accepted | None | | None | None | | M, Q, SA, A | None | M, Q, SA, A (First Payment Only) | |
| 88 | Non-Level Premiums | | | | | | | | | |
| 89 | Fixed Periods | NA | | 1, 10 | NA | | NA | 10 | NA | |
| 90 | Paid Up at Ages | | | NA | | | | NA | | |
| 91 | Waiver of Premium | | | | | | | | | |
| 92 | First Premium Waived (Days) | Elimination | | Elimination | Elimination | | 90 Service, Count Restarts If 15 Day Gap | Elimination | Elimination | |
| 93 | HCBC Waiver | Yes, With 8 Days of Care/Month | | Extra Cost | Yes | | | Yes | Automatic But NA if Substandard Class | |
| 94 | Joint Waiver | Not Offered | Extra Cost | Automatic | Extra Cost | | Not Offered | Automatic w/ Shared Care | Extra Cost | Extra Cost |
| 95 | Return of Premium Upon Death (ROP) | | | | | | | | | |
| 96 | ROP Design #1 | Net, 3 x initial MMB after 10 yrs | | 100% Gross or Net; 2nd-to-die | Net, 100% | | NA | Net, 100% | Automatic: Net, Death Before 67 | |
| 97 | Other ROP Design(s) | NA | Net, 100%; Net, 100% to 65 | Can add Cash Surrender Option (grades up to 80% after 4 years) | NA | | | NA | Net, 100% | Net, 100% |
| 98 | Other Riders & Features | | | | | | | | | |
| 99 | Paid Up Survivor Benefit | Not Offered | Extra Cost | Not Offered | Not Offered | | Not Offered | Extra Cost | Not Offered | Not Offered |
| 100 | Both People Must Survive Number of Years | NA | 10 | NA | NA | | NA | 10 | NA | |
| 101 | Claim-Free Requirement? | | No | | | | | Yes | | |
| 102 | Shared Care Benefit | Permanent Extra \$ | | Permanent Extra \$,Third Pool | Permanent Extra \$, Third Pool | | | Extra Cost Ends If Partner Dies | Extra Cost Ends If Partner Dies | |
| 103 | Other Shared Care Aspects | Must Leave 1 Year for Living Spouse | | NA | Cannot be unilaterally taken away | | | Pool Depleted, Spouse < 86 & No Clm in 2 Yrs, Can Buy 2 Yr BP | Pool Depleted, Spouse < 91 & No Claim in 2 Years, Can Buy 2 Year BP | |
| 104 | Restoration of Benefits | NA | | | > 12 mos of not being chronically ill | | | NA | Extra Cost | |
| 105 | Other Comments | Spouse Security Benefit Pays 60% of Reimbursement Benefit; 5% "Common Employer" Discount But Employer Cannot Be Involved in Any Way | | Markets ROP & Surrender Option as alternative to Combo Policies. Can use §1035. | Qual'd EP costs can be reimbursed at end of next cal. yr after claim ends if policy is still IF (EP reinstated). | | NA | 5-Year Rate Guarantee | No War Exclusion. Reimb Up to 2x MMB for Injury Until Age 67; Additional Amt Not +/- From Pool. 5-Year Rate Guarantee: Simplified UW Up to \$400K for Work-Site | |
| 106 | Combination Policies Offered | None | | See row 105 | Life | | Life | None | Life, in work-site & street markets | |

2017 Milliman LTCI Survey

Company (Product): Most Common Rating Class; 90 Day Elimination Period

| 90 Day Elimination / Five-Year Benefit Period | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--------------------------------------|---------------------------|--------|--------|--------|--------|--------|--------|--------|--|-------------------------------|--------|--------|--------|--------|--------|--------|-----------------------------------|---------------------------|--------|--------|--------|-------------------------------|--------|--------|--------|--|
| | UW Class of Displayed Premiums | Single Insured | | | | | | | | | | | | | | | | Male & Female Couple the Same Age | | | | | | | | | |
| | | Without Benefit Increases | | | | | | | | | 5% Compound Benefit Increases | | | | | | | | Without Benefit Increases | | | | 5% Compound Benefit Increases | | | | |
| | | Age 40 | | Age 50 | | Age 60 | | Age 70 | | | Age 40 | | Age 50 | | Age 60 | | Age 70 | | Age 40 | Age 50 | Age 60 | Age 70 | Age 40 | Age 50 | Age 60 | Age 70 | |
| | | Male | Female | Male | Female | Male | Female | Male | Female | | Male | Female | Male | Female | Male | Female | Male | Female | | | | | | | | | |
| Bankers Life SimpleChoice TQ Standard LTC GR-N620 | 2/3 | 371 | 559 | 590 | 924 | 1,015 | 1,617 | 2,261 | 3,513 | | 2,389 | 3,866 | 2,765 | 4,443 | 3,355 | 5,288 | 5,124 | 7,749 | 604 | 984 | 1,711 | 3,753 | 4,065 | 4,686 | 5,618 | 8,368 | |
| Bankers Life SimpleChoice TQ Premier & Elite LTC GR-N650 Policy | 2/3 | 510 | 775 | 815 | 1,292 | 1,405 | 2,260 | 3,108 | 4,884 | | 3,313 | 5,388 | 3,830 | 6,170 | 4,639 | 7,336 | 7,051 | 10,749 | 844 | 1,390 | 2,468 | 5,621 | 5,712 | 6,597 | 8,064 | 12,518 | |
| Country Financial Tax Qualified Comprehensive Long Term Care | 2/2 | 445 | 691 | 703 | 1,102 | 1,193 | 1,886 | 2,536 | 3,942 | | 2,394 | 4,204 | 2,628 | 4,496 | 3,227 | 5,395 | 4,755 | 7,732 | 966 | 1,535 | 2,617 | 5,506 | 5,608 | 6,055 | 7,329 | 10,615 | |
| Genworth Privileged Choice Flex 3 - Select | 3/4 | 908 | 1,139 | 1,011 | 1,220 | 1,251 | 1,973 | 2,722 | 4,383 | | 3,759 | 6,550 | 4,226 | 7,044 | 4,779 | 7,902 | 7,838 | 13,229 | 1,578 | 1,637 | 2,121 | 4,614 | 5,752 | 6,440 | 7,671 | 13,281 | |
| Knights of Columbus (Comprehensive) | 2/3 | 459 | 718 | 636 | 1,004 | 1,118 | 1,589 | 2,382 | 3,527 | | 2,343 | 3,837 | 2,403 | 3,915 | 3,100 | 4,832 | 4,722 | 6,942 | 823 | 1,148 | 1,895 | 4,137 | 4,326 | 4,422 | 5,553 | 8,165 | |
| Knights of Columbus (Facility Only) | 2/3 | 355 | 559 | 481 | 775 | 897 | 1,436 | 1,915 | 2,925 | | 1,848 | 3,154 | 1,944 | 3,274 | 2,539 | 4,130 | 3,931 | 6,019 | 640 | 879 | 1,633 | 3,388 | 3,502 | 3,653 | 4,668 | 6,965 | |
| MutualCare Secure Solution | 2/4 | 559 | 910 | 690 | 1,084 | 965 | 1,623 | 2,150 | 3,348 | | 2,733 | 4,880 | 2,901 | 5,327 | 3,071 | 5,646 | 3,990 | 7,078 | 1,028 | 1,242 | 1,812 | 3,849 | 5,329 | 5,760 | 6,102 | 7,748 | |
| National Guardian EssentialLTC | 2/3 | 516 | 786 | 660 | 1,011 | 973 | 1,496 | 2,131 | 3,206 | | 2,762 | 4,203 | 2,902 | 4,448 | 3,173 | 4,876 | 3,964 | 5,964 | 786 | 1,011 | 1,496 | 3,206 | 4,203 | 4,448 | 4,876 | 5,964 | |
| New York Life Secure Care | 1/3 | 745 | 974 | 981 | 1,361 | 1,471 | 2,239 | 3,171 | 4,659 | | 5,157 | 8,541 | 4,727 | 7,883 | 4,928 | 8,657 | 7,435 | 12,439 | 1,290 | 1,757 | 2,782 | 5,873 | 10,273 | 9,457 | 10,189 | 14,906 | |
| State Farm Long Term Care Insurance | 2/2 | 645 | 925 | 958 | 1,420 | 1,397 | 2,198 | 2,670 | 3,922 | | 4,719 | 7,980 | 4,486 | 7,695 | 4,225 | 7,538 | 5,380 | 8,773 | 1,099 | 1,665 | 2,517 | 4,614 | 8,889 | 8,527 | 8,234 | 9,907 | |
| Thrivent Long-Term Care Insurance | 2/4 | 480 | 690 | 720 | 1,110 | 1,170 | 1,890 | 2,310 | 3,780 | | 2,520 | 5,009 | 2,700 | 5,073 | 3,065 | 5,727 | 4,204 | 7,711 | 936 | 1,464 | 2,448 | 4,872 | 6,024 | 6,218 | 7,034 | 9,532 | |
| Transamerica TransCare III | 2/4 | 670 | 1,020 | 1,013 | 1,544 | 1,665 | 2,538 | 3,434 | 5,233 | | 3,465 | 5,281 | 3,897 | 5,938 | 4,627 | 7,051 | 6,494 | 9,896 | 1,183 | 1,790 | 2,942 | 6,066 | 6,122 | 6,885 | 8,175 | 11,473 | |
| Transamerica TransCare II - 2015 | 2/4 | 888 | 888 | 1,332 | 1,332 | 2,018 | 2,018 | 4,480 | 4,480 | | 4,489 | 4,489 | 5,719 | 5,719 | 6,174 | 6,174 | 9,685 | 9,685 | 1,243 | 1,865 | 2,826 | 6,273 | 6,285 | 8,007 | 8,644 | 13,560 | |
| 90 Day Elimination / Three-Year Benefit Period | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bankers Life SimpleChoice TQ Standard LTC GR-N620 | 2/3 | 292 | 425 | 450 | 687 | 760 | 1,185 | 1,708 | 2,577 | | 1,708 | 2,759 | 1,981 | 3,154 | 2,407 | 3,744 | 3,726 | 5,507 | 466 | 739 | 1,264 | 2,785 | 2,904 | 3,338 | 3,998 | 6,001 | |
| Bankers Life SimpleChoice TQ Premier & Elite LTC GR-N650 Policy | 2/3 | 391 | 577 | 603 | 941 | 1,027 | 1,617 | 2,280 | 3,486 | | 2,313 | 3,738 | 2,677 | 4,268 | 3,247 | 5,070 | 4,997 | 7,435 | 635 | 1,014 | 1,763 | 3,939 | 3,972 | 4,559 | 5,546 | 8,493 | |
| Country Financial Tax Qualified Comprehensive Long Term Care | 2/2 | 385 | 571 | 604 | 908 | 1,022 | 1,551 | 2,175 | 3,243 | | 2,120 | 3,593 | 2,310 | 3,827 | 2,782 | 4,569 | 4,119 | 6,463 | 813 | 1,285 | 2,187 | 4,606 | 4,856 | 5,217 | 6,248 | 8,995 | |
| Genworth Privileged Choice Flex 3 - Select | 3/4 | 876 | 991 | 881 | 1,059 | 963 | 1,378 | 2,089 | 3,163 | | 3,586 | 5,931 | 3,637 | 5,991 | 3,693 | 5,992 | 6,286 | 9,840 | 1,513 | 1,531 | 1,577 | 3,541 | 5,136 | 5,327 | 5,967 | 10,653 | |
| Knights of Columbus (Comprehensive) | 2/3 | 409 | 604 | 565 | 839 | 927 | 1,368 | 1,940 | 2,758 | | 1,943 | 2,893 | 1,996 | 3,047 | 2,492 | 3,789 | 3,716 | 5,468 | 709 | 983 | 1,606 | 3,289 | 3,448 | 3,530 | 4,397 | 6,429 | |
| Knights of Columbus (Facility Only) | 2/3 | 324 | 479 | 431 | 655 | 794 | 1,201 | 1,671 | 2,425 | | 1,553 | 2,493 | 1,637 | 2,595 | 2,143 | 3,288 | 3,324 | 4,798 | 562 | 760 | 1,396 | 2,967 | 2,832 | 2,963 | 3,802 | 4,024 | |
| MassMutual SignatureCare 500 | 2/5 | 620 | 620 | 788 | 788 | 1,262 | 1,262 | 2,914 | 2,914 | | 3,377 | 3,377 | 3,379 | 3,379 | 3,692 | 3,692 | 6,002 | 6,002 | 868 | 1,103 | 1,766 | 4,079 | 4,728 | 4,731 | 5,168 | 8,403 | |
| MutualCare Secure Solution | 2/4 | 428 | 649 | 525 | 774 | 751 | 1,159 | 1,684 | 2,420 | | 2,089 | 3,480 | 2,207 | 3,804 | 2,390 | 4,033 | 3,126 | 5,117 | 753 | 909 | 1,337 | 2,873 | 3,898 | 4,208 | 4,496 | 5,769 | |
| National Guardian EssentialLTC | 2/3 | 413 | 629 | 528 | 809 | 779 | 1,197 | 1,705 | 2,565 | | 2,210 | 3,363 | 2,322 | 3,559 | 2,538 | 3,901 | 3,172 | 4,771 | 629 | 809 | 1,197 | 2,565 | 3,363 | 3,559 | 3,901 | 4,771 | |
| New York Life Secure Care | 1/3 | 644 | 777 | 794 | 1,017 | 1,154 | 1,615 | 2,430 | 3,326 | | 3,911 | 5,955 | 3,554 | 5,415 | 3,723 | 5,983 | 5,580 | 8,476 | 1,066 | 1,358 | 2,076 | 4,317 | 7,400 | 6,727 | 7,279 | 10,542 | |
| State Farm Long Term Care Insurance | 2/2 | 490 | 656 | 742 | 1,023 | 1,101 | 1,596 | 2,104 | 2,836 | | 3,587 | 5,592 | 3,444 | 5,446 | 3,294 | 5,391 | 4,215 | 6,272 | 802 | 1,236 | 1,888 | 3,458 | 6,425 | 6,223 | 6,080 | 7,341 | |
| Thrivent Long-Term Care Insurance | 2/4 | 390 | 540 | 570 | 810 | 900 | 1,350 | 1,770 | 2,730 | | 1,919 | 3,542 | 2,069 | 3,783 | 2,340 | 4,266 | 3,239 | 5,733 | 744 | 1,104 | 1,800 | 3,600 | 4,369 | 4,681 | 5,285 | 7,178 | |
| Transamerica TransCare III | 2/4 | 396 | 603 | 599 | 912 | 984 | 1,500 | 2,029 | 3,092 | | 2,010 | 3,062 | 2,390 | 3,643 | 2,821 | 4,298 | 4,143 | 6,313 | 699 | 1,058 | 1,739 | 3,585 | 3,551 | 4,223 | 4,984 | 7,320 | |
| Transamerica TransCare II - 2015 | 2/4 | 527 | 527 | 790 | 790 | 1,197 | 1,197 | 2,658 | 2,658 | | 3,004 | 3,004 | 3,656 | 3,656 | 3,956 | 3,956 | 5,348 | 5,348 | 738 | 1,106 | 1,676 | 3,721 | 4,206 | 5,118 | 5,539 | 7,487 | |
| 90 Day Elimination / \$200,000 Benefit Pool | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LifeSecure OM II (Work-Site) | 1/1 | 715 | 715 | 965 | 965 | 1,565 | 1,565 | 3,901 | 3,901 | | 3,531 | 3,531 | 3,852 | 3,852 | 4,759 | 4,759 | 7,959 | 7,959 | 1,001 | 1,351 | 2,191 | 5,462 | 4,943 | 5,392 | 6,662 | 11,142 | |
| MutualCare Custom Solution | 2/4 | 594 | 978 | 729 | 1,166 | 1,037 | 1,749 | 2,367 | 3,614 | | 2,901 | 5,245 | 3,065 | 5,732 | 3,301 | 6,082 | 4,393 | 7,641 | 1,100 | 1,327 | 1,950 | 4,187 | 5,702 | 6,158 | 6,568 | 8,423 | |
| 90 Day Elimination / \$100,000 Benefit Pool | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LifeSecure OM II (Work-Site) | 1/1 | 446 | 446 | 593 | 593 | 952 | 952 | 2,348 | 2,348 | | 2,203 | 2,203 | 2,366 | 2,366 | 2,894 | 2,894 | 4,790 | 4,790 | 624 | 830 | 1,333 | 3,287 | 3,084 | 3,312 | 4,051 | 6,706 | |
| MutualCare Custom Solution | 2/4 | 416 | 619 | 509 | 740 | 730 | 1,109 | 1,655 | 2,330 | | 2,030 | 3,323 | 2,142 | 3,636 | 2,324 | 3,858 | 3,071 | 4,925 | 724 | 875 | 1,288 | 2,789 | 3,747 | 4,045 | 4,327 | 5,598 | |